Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goveri identif	the name that is on your nment-issued picture ication (for example, river's license or	Nicholas First name Tyler	First name
passp		Middle name	Middle name
identif	your picture ication to your meeting ne trustee.	Townsend Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>2591</u>	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
identi	iicatiori number	9 xx - xx	9 xx - xx

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Document Townsend Nicholas Tyler Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in		I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2023 N Harlem Number Street Unit B06	Number Street
		Elmwood Park IL 60707 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Tyler Nicholas

Document Townsend

Page 3 of 58 Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		•	•		equired by 11 U.S.C. § 342(b) for I page 1 and check the appropriate b		
	are choosing to file	■ Chapter 7 □ Chapter 11						
	under							
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subn	will pay the entire fee when I file my petition. Please check with the clerk's office in your ocal court for more details about how you may pay. Typically, if you are paying the fee rourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
					-	oose this option, sign and attac e in Installments (Official Form		
		By la less pay t	I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					
9.	9. Have you filed for No							
	last 8 years?	Yes.	District	ILNBKE	When	05/24/2017 Case Number	17-16048	
			District	None	When	Case Number		
						MM / DD / YYYY		
			District		When	Case Number		
						MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is	☐ Yes.				Relationship to you _		
	not filing this case with you, or by a business parter, or by affiliate?		District		When	MM / DD / YYYY		
			Debtor_			Relationship to you _		
			District		When	Case Number, if kn	own	
11.	Do you rent your residence?	□ No. ■ Yes.	resider	ur landlord obtained an nce? lo. Go to line 12.	, ,	ent against you and do you want to	, ,	
			th	nis bankruptcy petition.				

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Debtor 1 Nicholas Tyler Document Townsend Page 4 of 58

Case Number (if known)

Name of business, if any Name of business,	 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 	■ No. □ Yes.	Go to Part 4. Name and location of	business				
Number Street Number Number Street Number N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any	Name of business, if any				
Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above None of the above None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street					
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) Nane of the above If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the property If immediate attention Yes. Where is the property? Number Street Number Street Number Street Number Street Number Street Number Numbe			City			State Zip Cod	le	
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D). No. I am filing under Chapter 11. In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11. In the sharkruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes.			Check the appropriate	box to describe your bu	siness:			
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))			
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. So you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? If you are filing under Chapter 11, the court must know whether you are a small business debtor so that appropriate deadlines. If you indicate that you are a small business debtor wou must attach your most re balance sheet, statement of operations, cash-flow statement, and fearlines debtor, see the statement of operations, cash-flow statement, and repair a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that appropriate deadlines. If you indicate that you are a small business debtor according to the definition in the balance for the property of the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. If you are filing under Chapter 11, but I am NOT a small busines			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. 1 am not filing under Chapter 11. No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))			
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property? Number Street			☐ None of the abo	ve				
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma				
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention			
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		.						
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?					
If immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	public health or safety? Or do you own any							
Where is the property? Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?			
Number Street	tnat needs urgent repairs?							
Other 700 C			Where is the property?					
Ott. 7ID C								
CITY State ZIP C				City	 ,	State ZIP	Code	

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Debtor 1

Nicholas Tyler Document Townsend

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling					
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
You must check one:	You must check one:				
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.				
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.				
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.				
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.				
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.				
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.				
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.				
I am not required to receive a briefing about credit counseling because of:	☐I am not required to receive a briefing about credit counseling because of:				
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.				
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet even after I	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I				

reasonably tried to do so.

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

reasonably tried to do so.

duty in a military combat zone.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Tyler Nicholas

Debtor 1

Document Townsend

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Case Number (if known)

	riist Name	Middle Name Last Name							
Pai	Answer These Questions	for Reporting Purposes							
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household	- · · · · · · · · · · · · · · · · · · ·					
		16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.							
		□No. Go to line 16c. □Yes. Go to line 17.							
		16c. State the type of debts you o	owe that are not consumer debts or business of	debts.					
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.						
	Do you estimate that after any exempt property is		ter 7. Do you estimate that after any exempt pes are paid that funds will be available to distri						
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. □Yes.							
18.	How many creditors do	1 -49	1,000-5,000	25,001-50,000					
	you estimate that you	□ 50-99	5 ,001-10,000	5 0,001-100,000					
	owe?	1 00-199	1 0,001-25,000	☐ More than 100,000					
		200-999							
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion					
	estimate your assets to	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion					
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion					
		☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐More than \$50 billion					
20.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion					
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion					
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion					
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion					
Pa	rt 7: Sign Below								
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and					
			oter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each cha						
			did not pay or agree to pay someone who is d read the notice required by 11 U.S.C. § 342	•					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.								
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
		/s/ Nicholas Tyler Tov Signature of Debtor 1		ature of Debtor 2					
		00/04/004	7						
		Executed on09/21/201	<u>/ Exec</u>	uted on					

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Debtor 1	Nicholas	Tyler	Townsend	Case Number (if known)
	First Name	Middle Name	Last Nama	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Lizette Villegas	Date	Date:	09/26/20	017
Signature of Attorney for Debtor	Date	MM / E	DD / YYYY	
Lizette Villegas				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	6060	าว	
City	State		P Code	
Contact Phone312-332-1800	Email add	_{dress} r	ıdil@gera	cilaw.com
6313133	IL			

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Fill in this information to identify your case:							
Debtor 1	Nicholas	Tyler	Townsend				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)							
Case Number (If known)	-						

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 3,003
1c. Copy line 63, Total of all property on Schedule A/B	\$ 3,003
Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$23,379
Summarize Your Liabilities	
rait 3.	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,546.48
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,545.00

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Document Nicholas Tyler Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
	S. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
■ ;	t kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual prifamily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Only this form to the court with your other schedules.	C. § 159.				
	n the Statement of Your Current Monthly Income: Copy your total current monthly income from On 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	fficial -	\$ 1,769.58			
	y the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : om Part 4 of Schedule E/F, copy the following:	Total claim				
	Domestic support obligations (Copy line 6a.)	\$_0.00				
9b. ⁻	Faxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00				
9c. (Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. S						
	Dbligations arising out of a separation agreement or divorce that you did not report as ity claims. (Copy line 6g.)	\$_0.00				
9f. [Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. 1	Fotal. Add lines 9a through 9f.	\$_0.00				

	Caso 1 ⁻	7 29029 Doc 1	Eilad 00/27/17	Entered 09/27/17 16	6:00:25 D	esc Mai	n	
Fill in this in	formation to ide	ntify your case and this fili		0 of 58				
Debtor 1	Nicholas	Tyler	Townsend					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distric						
Case Number	-		(State)			Check	if this is an	
(If known)						amend	ded filing	
Official F	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pr	operty					1:	2/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and a ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	accurate as possible. If two ma		ooth are equally			
	-	-	our entries fro Part 1, includin					
you nave at	ttached for Part	. Write that number here .			/		\$	60.00
Part 2:	Describe Your Vel	nicles						
No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: 2007 Ford Taurus miles. t, aircraft, motor Boats, trailers, motor Describe	homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communinstructions) Creational vehicles, other vehicles, snowmobiles, motorcycle and the debtors	and another inity property (see cles, and accessories accessories	Do not deduct securithe amount of any security with the amount of any security with the control of the control	ecured claims of Claims Secured Curre	on Schedule D: ed by Property ent value of th ion you own?	47 .00
			our entries fro Part 2, includin	g any entries for pages >			\$ 8	347.00
		sonal and Household Items						
	r have any legal	or equitable interest in any	of the following items?			portion y	value of the you own? duct secured clai	ms
Examples:		ilshings urniture, linens, china, kitchenw	are					
Yes.	Describe	Linens, bed			\$150		\$1	<u>50.0</u> 0

Official Form 106A/B Record # 749142 Schedule A/B: Property Page 1 of 6

Debtor 1

Nicholas Case 17-28928

Doc 1

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Desc Main

Middle Name

07.	Electronics	;				
	Examples:	Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music			
			s including cell phones, cameras, media players, games			
	No.					
	□ 1\0.					
	Yes.	Describe				
			Flat screen TV, cell phone	\$300		
					\$	300.00
nο	Collectible	e of value			· -	
00.						
			ines; paintings, prints, or other artwork; books, pictures, or other art objects;			
	stamp, coin	, or baseball card	collections; other collections, memorabilia, collectibles			
	No.					
	Yes.	Describe				
	1 es.	Describe				0.00
					\$	0.00
09.	Equipment	for sports and	hobbies			
	Examples:	Sports, photograp	hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes			
	and kayaks	carpentry tools;	musical instruments			
	No.					
	=				1	
	Yes.	Describe				
					\$	0.00
10.	Firearms					
	Examples: I	Pistols, rifles, shot	guns, ammunition, and related equipment			
		,	<u> </u>			
	No.					
	Yes.	Describe				
	· <u></u>				s s	0.00
11	Clothes				· ·	
		Tuaniday alathaa	fire leather easts decimen were about accessories			
		everyday clotnes,	furs, leather coats, designer wear, shoes, accessories			
	No.					
	Yes.	Describe				
	. 00.	D00011D0	Everyday clothes, shoes, accessories	\$150		
			Everyday clothes, shoes, accessories	\$100		150.00
					\$	150.00
12.	Jewelry					
	Examples: I	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	gold, silver					
	No.					
	=				1	
	Yes.	Describe				
			Everyday jewelry, watch	\$100		
					\$	100.00
13.	Non-farm a	nimals			'	
		Dogs, cats, birds,	horses			
		Jogs, cats, birds,	10/303			
	No.					
	Yes.	Describe				
					•	0.00
4.4	A mu athan i		and the second state of th		Ψ	
14.	Any other p	personal and n	ousehold items you did not already list, including any health aids you did not list			
	No.					
	Yes.	Describe				
	103.	Describe	Pooks CDs DVDs & Family Photos	\$20		
			Books, CDs, DVDs & Family Photos	\$20	_	20.00
					\$	20.00
15.	Add the do	lar value of all	of your entries from Part 3, including any entries for pages you have attached			£700.00
	for Part 3 \	Write that numb	per here>			\$720.00
	ioi rait 5.	write that numi				
j	Part 4:	escribe Your Fi	nancial Assets			
Do	you own or	have any legal	or equitable interest in any of the following?		Current value of t	he
					portion you own?	•
					Do not deduct secure	
					or exemptions	Ja olali 110
					or evenibrious	
16.	Cash					
	Examples: I	Money you have i	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	No.					
	=.,					
	Yes.	Describe				
					\$	0.00
					·	

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17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

17.	Deposits o	f money			
				ates of deposit; shares in credit unions, brokerage houses,	
		milar institutions.	If you have multiple accounts with th	ne same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Other financial account	Pre-paid debit card with Global Cash	\$0.00
					\$ <u>895.0</u> 0
18.	Bonds, mu	tual funds, or p	ublicly traded stocks		
		-	ment accounts with brokerage firms	s, money market accounts	
	No.		_		
	Yes.	Describe	Institution or issuer name:		
	1 es.	Describe	institution of issuer flume.		\$ 0.00
10	Non nublic	ly traded atook	and interests in incorporated	and unincorporated businesses, including an interest in	\$
19.		iy iladed stock	and interests in incorporated	and unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percent of	Ownership:	
					\$ <u>0.0</u> 0
20.		-	-	and non-negotiable instruments	
	-			s, promissory notes, and money orders.	
	_	able instruments a	re those you cannot transfer to some	eone by signing or delivering them.	
	No.				
	Yes.	Describe	Issuer name:		
					\$0.00
21.	Retirement	or pension acc	counts		
	Examples:	nterests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift sa	savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institution	n name:	
					\$ 0.00
22.	Security de	posits and pre	pavments		·
	=	-	- -	y continue service or use from a company	
				s (electric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individual:		
	1 03.	Describe			\$ 0.00
23	Annuities (A contract for a	neriodic navment of money to	o you, either for life or for a number of years)	Ψ
20.		A contiduction t	periodic payment of money to	o you, citater for the or for a number of years,	
	No.				
	Yes.	Describe	Issuer name and description:		
					\$ <u>0.0</u> 0
24.				d ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and descriptio	on. Separately file the records of any interests.11 U.S.C. § 521(c):	
					\$0.00
25.	Trusts, equ	itable or future	interests in property (other th	nan anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
	1 03.	Describe			\$ 0.00
26	Datente co	nvriahte trado	marks, trade secrets, and othe	pr intellectual property	Ψ
20.	-		ames, websites, proceeds from royal		
	No.	memer domain ne	arics, websites, proceeds from royal	inco and necromy agreements	
	=				
	Yes.	Describe			
					\$ <u> </u>
27.			other general intangibles		
		Building permits, e	exclusive licenses, cooperative assoc	ciation holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
					\$ 0.00

Debtor 1

Nicholas Case 17-28928

Doc 1

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Downsend
Document

Filed Name

Filed 09/27/17

Desc Main

Middle Name

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Mor	ney or prope	erty owed to you	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe	Anticipated 2017 Tax Refund \$541	\$ 541.00
29.	Examples: F	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$ <u> </u>
30.	Examples: l		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$0.00
31.	Examples: I	•	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Health insurance with Blue Cross Blue Shield. \$0	s 0.00
32.	If you are th		at is due you from someone who has died iiving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	<u> </u>
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$0.00
	Yes.	Describe		\$ <u>0.0</u> 0
34.	No. Yes.	ingent and unlice Describe	quidated claims of every nature, including counterclaims of the debtor and rights	
35.	Any financ	ial assets you d	id not already list	\$0.00
	No. Yes.	Describe		\$ <u>0.0</u> 0
			of your entries from Part 4, including any entries for pages you have attached er here>	\$541.00
P	art 5: D	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No. Yes.	n or have any le	gal or equitable interest in any business-related property?	
	_			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

Yes. Describe.....

Describe.....

No. Yes.

51. Any farm- and commercial fishing-related property you did not already list

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

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Document Page 14 of 58 Page 14 of 58 Case 17-28928 Doc 1 Desc Main Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No.

0.00

0.00

\$0.00

Case 17-28928

62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62

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\$ 2,108.00

Desc Main

\$ 2,108.00

\$2,108.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$847.00 56. Part 2: Total vehicles, line 5 \$ 720.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 541.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00

Official Form 106A/B Record # 749142 Page 6 of 6 Schedule A/B: Property

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Nicholas	Tyler	Townsend				
	First Name	Middle Name	Last Name				
Debtor 2	· 						
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	<u>ILLINOIS</u> (State)				
Case Number			— (o.a.o)				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exemp			
	emptions are you claiming? Chec		•	
You are clair	ming state and federal nonbankrup	otcy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C	C. § 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that y	ou claim as exempt, fill in t	the information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2007 Ford Taurus with over 126,000 miles.	\$ <u>847</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Linens, bed	_{\$_} 150	 ∏\$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, cell phone	\$_300		735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$150	 \$	735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 749142	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Nicholas

Tyler

Document

Page 17 of 58 Case Number (if known)

Debtor 1

Middle Name

Last Name

Part 2: Addit	ional Page			
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, watch	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Books, CDs, DVDs & Family Photos	\$ <u>20</u>		735 ILCS 5/12-1001(a) - \$20.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Other financial account, Pre-paid debit card with Global Cash , 0.00	\$ <u>895</u>	 \$	735 ILCS 5/12-1001(b) - \$895.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Anticipated 2017 Tax Refund	_{\$_} 541		735 ILCS 5/12-1001(b) - \$541.00
Line from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	
Brief description:	Health insurance with Blue Cross Blue Shield.	\$_ ⁰	_ \$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	31		100% of fair market value, up to any applicable statutory limit	
3. Are you claimin	g a homestead exemption of more	than \$155,675?		
(Subject to adjus	stment on 4/01/16 and every 3 year	s after that for cases filed o	n or after the date of adjustment .)	
No.				
Yes. Did you	acquire the property covered by th	e exemption within 1,215 o	lays before you filed this case?	
□ No				
Yes.				
Official Form 106C	Record # 749142	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 17 formation to identif		Filad 00/27/17	Entered 09/2 8 of 58	7/17 16:00:25	5 Desc Main	
Debtor 1	Nicholas	Tyler	Townsend				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	he: <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
Case Number	-		(State)			Check if th	s is an
(If known)			_			amended f	ling
Be as complete information. If radditional page	and accurate as po more space is neede s, write your name	s Who Have Clain ssible. If two married peopled, copy the Additional Page and case number (if known) secured by your property?	e are filing together, both a	are equally responsib			12/15
No. Ch		bmit this form to the court with	n your other schedules. You	ı have nothing else to ı	report on this form.		
Part 1:	List All Secured Clair	ms					
2. List all se	cured claims. If a cr	editor has more than one sec	cured claim list the creditor	separately	Column A	Column A	Column C
for each c	laim. If more than or	ne creditor has a particular cla laims in alphabetical order ac	aim, list the other creditors in	n Part 2.	Amount of clair Do not deduct the value of collatera	that supports this	Unsecured portion If any

		Caso 17 29029	Doc 1	Filad 00/27/17	Entered 09/27/17 16:00:2	25 De	sc Main	
Fil	l in this inf	formation to identify your cas	e:		9 of 58			
De	ebtor 1	Nicholas	Гyler	Townsend				
		First Name M	liddle Name	Last Name				
	ebtor 2	FirstNorm	Uddle Messe	LandMaria				
(Sp	ouse, if filing)	First Name M	liddle Name	Last Name				
Uı	nited States I	Bankruptcy Court for the : <u>NORT</u>	HERN District	of <u>ILLINOIS</u> (State)			_	
	ase Number						_	f this is an
-	known)	1005/5					amende	ed filing
<u>)</u>	<u>cial Fo</u>	orm 106E/F						
<u>ich</u>	edule	E/F: Creditors Who	Have U	nsecured Claims				12/15
ist the state of t	ne other pa Property (Cors with pa ed, copy the any additi	orty to any executory contract Official Form 106A/B) and on S artially secured claims that ar	s or unexpired Schedule G: Ex re listed in Scho mber the entrie and case numb	leases that could result in a recutory Contracts and Unexpedule D: Creditors Who Have is in the boxes on the left. At	and Part 2 for creditors with NONPRIORI claim. Also list executory contracts on S pired Leases (Official Form 106G). Do no calculate the Column Secured by Property. If more speach the Continuation Page to this page.	Schedule ot include ar ace is	ıy	
1 D	o any cred	litors have priority unsecured	claims agains	t vou?				
	_	to Part 2.	olumo ugumo	. you.				
Ī	Yes.	to ruit 2.						
_		our priority unsecured claims	. If a creditor ha	as more than one priority unse	cured claim, list the creditor separately for	each claim.	For	
r u	onpriority a	amounts. As much as possible, claims, fill out the Continuation	list the claims i Page of Part 1.	in alphabetical order according If more than one creditor hold	rity amounts, list that claim here and show g to the creditor's name. If you have more to sa particular claim, list the other creditors	than two prid		
(For an expl	lanation of each type of claim,	see the instruct	ions for this form in the instruc	tion booklet.) Total cl	aim	Priority	Nonpriority
					1000		amount	amount
Pa	rt 2:	ist All of Your NONPRIORITY U	nsecured Claims	S				
3. D	o any crec	litors have nonpriority unsecu	ured claims aga	ainst you?				
	No. You	u have nothing to report in this	part. Submit th	is form to the court with your c	other schedules.			
	Yes.							
n ir	onpriority uncluded in I	unsecured claim, list the credito	or separately for or holds a partic	each claim. For each claim lis	who holds each claim. If a creditor has no sted, identify what type of claim it is. Do no ors in Part 3.If you have more than three no	t list claims	already	
	_	· ·						Total claim
4.1	ACL Lab	poratories	Las	t 4 digits of account number _	0839			\$ 349.00
	PO Box		Who	en was the debt incurred?	2016			
	Number	Street						
				of the date you file, the claim is	: Check all that apply.			
	West All	is WI 5322	7	Contingent Unliquidated				
	City Who owes	State Zip Co	nde 📛	Disputed				
	Debtor 1		_					
	Debtor 2	? only	Тур	e of NONPRIORITY unsecured	claim:			
	=	and Debtor 2 only		Student loans				
	=	one of the debtors and another	_	Obligations arising out of a separa	-			
	_	f this claim relates to a nity debt		that you did not report as priority of Debts to pension or profit-sharing				
		subject to offest?	<u></u>	po	p.s, and other citimal doors			
	No			Other, Specify Medical/Denta	I Services			
	Yes			Other. Specify <u>Medical/Denta</u>	il del vices			

Doc 1 Filed 09/27/17 Entered 09/27/17 16:00:25 Desc Main Case 17-28928 Page 20 of 58 Case Number (if known) Document Nicholas Tyler Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 Ad Astra Recovery Services, Inc. **\$** 660.00 Last 4 digits of account number ______7554

	Creditor's Name	0040
	8918 W. 21 Street N, Suite 200, PMB 303	When was the debt incurred? 2016
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Wichita KS 67205	Unliquidated
١.	City State Zip Code	Disputed
\ \ \	Who owes the debt? Check one.	Disputed
	Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	
	No	Other. Specify Credit/Debt Owed
	Yes Alletete Incurance	7477
4.3	Allstate Insurance	Last 4 digits of account number
	Creditor's Name 75 Executive Pkwy	When was the debt incurred? 2016-02-14
		Then was the dest meaned:
	Number Street	
		As of the date you file, the claim is: Check all that apply.
	U. dana O. L. 44007 0004	Contingent
	Hudson OH 44237-0001	Unliquidated
١,	City State Zip Code Who owes the debt? Check one.	Disputed
l	Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
		that you did not report as priority claims
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	Debts to pension of profit-shalling plans, and other similar debts
	No	Other. Specify Insurance
l i	Yes	Officer, Specify
4.4	City of Chicago Bureau Parking	Last 4 digits of account number 3213 \$_244.00
	Creditor's Name	
	121 N. LaSalle St	When was the debt incurred? 2015
	Number Street	
	Room 107	As of the date you file, the claim is: Check all that apply.
		Contingent
	Chicago IL 60602	Unliquidated
	City State Zip Code	
'	Who owes the debt? Check one.	Disputed
	Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	
	No	Other. Specify Debt Owed
	Yes	

Record # 749142

Official Form 106E/F

Doc 1 Filed 09/27/17 Entered 09/27/17 16:00:25 Desc Main Case 17-28928 Page 21 of 58 Document Nicholas Tyler Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Cook County Dept. of Revenue \$ 117.00 Last 4 digits of account number Creditor's Name 2017 118 N. Clark St. Ste 1160 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Taxes - Federal, State/Local Yes Deutschman & Associates PC **\$** 1.00 4.6 Last 4 digits of account number 2016-2017 77 W. Washington St., Suite 1525 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Notice Only Yes Equifax \$ 0.00 4.7 Last 4 digits of account number Creditor's Name 7/27/2017 12:00:00 AM PO Box 740241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta GΑ 30374 Unliquidated City State Zip Code Disputed

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Other. Specify _

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Experian	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	7/07/0047 40 00 00 444	
	PO Box 2002	When was the debt incurred? 7/27/2017 12:00:00 AM	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Allen TX 75013	Unliquidated	
l v	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Type of NONDDIODITY uncoursed claim:	
	=	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debts to pension of profit-straining plants, and other similar debts	
	No	Other. Specify	
	Yes	Other. Specify	
4.9	Falls Collection SVC	Last 4 digits of account number 0839	\$ 349.00
	Creditor's Name		
	Po Box 668	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Germantown WI 53022	Unliquidated	
	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■ No	Other. Specify Medical Debt	
4.40	Yes Palmer Recovery Attorneys, PLLC	Last 4 digits of account number 7817	\$ 650.00
4.10	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 607774	When was the debt incurred? 2017-03-09	
	Number Street		
		As of the date you file the element of Charles II that seek	
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32860	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	<u> </u>	

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Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Medical/Dental Services

community debt Is the claim subject to offest?

No

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Nicholas Debtor 1

Tyler

Pocument

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List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notifi example, if a collection agency is trying to collec 2, then list the collection agency here. Similarly, additional creditors here. If you do not have additional creditors	t from you if you have	for a debt you more than one	owe to so creditor	omeone else, list the original for any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the
	Financial Control Solutions, Bankruptcy Dept.			On whi	ch entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 668			Line	1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_			Part 2: Creditors with Nonpriority Unsecured Claims
	Germantown	WI State Zip	_	Last 4	digits of account number	0839
	Credit Collection Services, Bankruptcy Dept.			On whi	ch entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 55156		_	Line	3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_			Part 2: Creditors with Nonpriority Unsecured Claims
	Boston	MA State Zip	- 02205 - Code	Last 4	digits of account number	<u>7477</u>
	Arnold Scott Harris PC, Bankruptcy Dept.	·		On whi	ch entry in Part 1 or Part 2 lis	st the original creditor?
	Name 111 W Jackson Blvd Ste 600		_	Line	4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		_			Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago	IL State Zip	_	Last 4	digits of account number	3213
	Credit Collection Services, Bankruptcy Dept.			On whi	ch entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 55156			Line	11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims
	Boston City	MA State Zip	02205 Code	Last 4	digits of account number	3407
	AFNI Insurance Services, Bankruptcy Dept.		_	On whi	ch entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 3068		_	Line	11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims
	Bloomington	IL State Zip	61702 Code	Last 4	digits of account number	3407
	Merchants & Medical Credit, Bankruptcy Dept.		_	On whi	ch entry in Part 1 or Part 2 lis	st the original creditor?
	Name 6324 Taylor Drive		_	Line	14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street					Part 2: Creditors with Nonpriority Unsecured Claims
	Flint	MI	- 48507-468	Last 4	digits of account number	6899
	City	State Zip	Code			

Doc 1 Filed 09/27/17 Entered 09/27/17 16:00:25 Desc Main Case 17-28928 Page 27 of 58 Case Number (if known) **Pocument** Nicholas Tyler Debtor 1 Last Name Convergent Outsourcing Inc., Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 1022 Line 16 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Wixom MI 48393 Last 4 digits of account number _____ 0001____ City State Zip Code

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Debtor 1 Nicholas

Tyler

Add the Amounts for Each Type of Unsecured Claim

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ı			
ı	6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı		Add the amounts for each type of unsecured claim	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 17	29029 Doc 1 [ilad 00/27/17	Entor	ed 09/27/17	16:00:25	Desc Main	
Fi	ll in this in	formation to ident				9 of 58	10.00.20	Bood Main	
D	ebtor 1	Nicholas	Tyler	Townsend	-				
n	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>					
	ase Number f known)			(State)				Check if this i	
Off	icial F	orm 106G							
			ory Contracts and	Unexpired Lea	ises				12/15
3e as	complete	and accurate as p	ossible. If two married people ded, copy the additional page	e are filing together, bot fill it out, number the e	h are equal	y responsible for su	ipplying correct a. On the top of a	ıny	
addit	ional page	s, write your name	e and case number (if known).					···· ,	
1. [_	-	ontracts or unexpired leases		· · · · · · · · · · · · · · · · · · ·	hinn alaa ta waxant an	. 4h:- f		
	_		ubmit this form to the court with action below even if the contract						
_	→ 165.111	i iii aii oi tile iilioilii	ation below even if the contrac	is of leases are listed in	Scriedule A	76. FTOPETTY (Official	TOTHI TOOAD)		
			r company with whom you ha						
	xample, re inexpired le		cell phone). See the instruction	ns for this form in the inst	ruction book	let for more example	es of executory co	ontracts and	
	Person or	company with wh	om you have the contract or I	ease		State what the	contract or lease	e is for	
	1		•						
2.1	Name				-				
					_				
	Number	Street							
	City		State Zip	Code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip	Codo	_				
2.2	City		State Zip	Code					
2.3	Name				_				
					_				
	Number	Street							
	City		State Zip	Code	_				
2.4	1								
	Name				-				
	Number	Street			_				
	Number	Olleet							
	City		State Zip	Code					
2.5					_				
	Name								
	Number	Street			_				

State Zip Code

City

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Fill in this in	formation to identif	fy your case:	
Debtor 1	Nicholas	Tyler	Townsend
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pag	es, write your name and case	number (if Known). Answ	er every question.	
1. D	o you have a	ny codebtors? (If you are filing	g a joint case, do not list eit	her spouse as a coo	debtor.)
	No. Yes				
		8 years, have you lived in a c rnia, Idaho, Lousiiana, Nevada		• ,	nunity property states and territories include n, and Wisconsin.)
	No. Go to I	ine 3.			
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?	
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.
	Name of	your spouse, former spouse or legal equ	uivalent	 ,	
	Number	Street			
	City		State	Zip Code	
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 749142 Schedule H: Your Codebtors Page 1 of 1

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ill in this information to identify your case:							
Debtor 1	Nicholas	Tyler	Townsend				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
(Spouse, if filing)		Middle Name ne : <u>NORTHERN DISTRICT (</u>					
e Number							
(If known)							
				ı			

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Production Assoc	ciate	
	Occupation may Include student or homemaker, if it applies.	Employers name	Panera LLC		
		Employers address	3630 S. Geyer Rd.		
			Saint Louis, MO 6	3127	,
		How long employed there?	Since 5/1/2016		
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa alculate what the monthly wage w	•	\$2,064.83	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,064.83	\$0.00

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 Record # 749142
 Schedule I: Your Income
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Case Number (if known)

Debtor 1

Document Townsend Tyler Nicholas First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$2,064.83	\$0.00	
5. I		payroll deductions:				
	5a. T	ax, Medicare, and Social Security deductions	5a. _	\$518.35	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e. _	\$0.00	\$0.00	
		Omestic support obligations	5f. _	\$0.00	\$0.00	
	_	Inion dues	5g. _	\$0.00	\$0.00	
		Other deductions. Specify:	5h. _	\$0.00	\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$518.35	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,546.48	\$0.00	
8. L	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.			
	00.	dependent regularly receive	OC	\$ 0.00	\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash	_			
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. 	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,546.48 +	\$0.00	64 546 49
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	\$1,340.46	\$0.00	\$1,546.48
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are resify:	our depender not available t	o pay expenses listed in	Schedule J.	11\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•		10 64 540 40
10		e that amount on the Summary of Schedules and Statistical Summary of Co		es and Related Data, if i	applies	12. \$1,546.48
13.	X I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	11			

Fill in this ir	nformation to identify yo	ur case:				
Debtor 1	Nicholas	Tyler	Townsend	Check if the	his is:	
	First Name	Middle Name	Last Name		mended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		pplement showing pos ne as of the following	•
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINOIS_			
Case Numbe	r			MM /	DD / YYYY	
				A se	parate filing for Debtor	2 because Debtor 2
Official F	<u>form 106J</u>			☐ main	tains a separate hous	ehold.
Schedul	le J: Your Ex _l	penses				12/14
more space is every question	needed, attach another :		le are filing together, both a ne top of any additional pag	· · ·		
	Describe Your Household					
1. Is this a jo	Go to line 2.					
	Does Debtor 2 live in a s	separate household?				
	No.					
	Yes. Debtor 2 mus	t file a separate Schedul	e J.			
2. Do you	have dependents?	X No		Dependent's relationship	o to Dependent's	Does dependent live
	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
Debtor 2		each depen	dent			X No Yes
Do not s names.	tate the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	expenses include es of people other than	X No				
yourself	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
_			ess you are using this form supplemental <i>Schedule J</i> , o			
the applicable		iptoy io iliou: il ulio io u	ouppiomontal concuuse of	SHOOK THE BOX OF THE TOP OF	and rorm and rin in	
	-	-	nce if you know the value Income (Official Form 106l.)			Your expenses
					_	
	tal or nome ownership e	xpenses for your resid	ence. Include first mortgage	payments and	4.	\$400.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$15.00
4d. Ho	omeowner's association of	or condominium dues			4d.	\$0.00

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Nicholas Debtor 1

Tyler

Document

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Case Number (if known) _

ebtor 1				
	First Name Middle Name	Last Name		
				Your expenses
5.	Additional Mortgage payments for your resider	nce, such as home equity loans	5.	\$0.00
6.	Utilities: 6a. Electricity, heat, natural gas		6a.	\$150.00
	6b. Water, sewer, garbage collection		6b.	\$0.00
	6c. Telephone, cell phone, internet, satellite, ar	nd cable service	6c.	\$100.00
	6d. Other. Specify:		6d.	\$ 0.00
7.	Food and housekeeping supplies		7.	\$350.00
3.	Childcare and children's education costs		8.	\$0.00
9.	Clothing, laundry, and dry cleaning		9.	\$95.00
	Personal care products and services		10.	\$25.00
	Medical and dental expenses		11.	\$30.00
	Transportation. Include gas, maintenance, bus o	r train fare.	12.	\$280.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers,	magazines, and books	13.	\$0.00
14.	Charitable contributions and religious donation	ns	14.	\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay	or included in lines 4 or 20.		
	15a. Life insurance		15a .	\$0.00
	15b. Health insurance		15b.	\$0.00
	15c. Vehicle insurance		15c.	\$100.00
	15d. Other insurance. Specify:		15d.	\$0.00
16.	Taxes. Do not include taxes deducted from your	pay or included in lines 4 or 20.		
	Specify:		16.	\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1		17a.	\$0.00
	17b. Car payments for Vehicle 2		17b.	\$0.00
	17c. Other. Specify:		17c.	\$0.00
	17d. Other. Specify:		17d.	\$0.00
18.	Your payments of alimony, maintenance, and s	upport that you did not report as deducte	d	
	from your pay on line 5, Schedule I, Your Incom	ne (Official Form 106I).	18.	\$0.00
19.	Other payments you make to support others w	no do not live with you.		
	Specify:		19.	\$0.00
20.	Other real property expenses not included in li	nes 4 or 5 of this form or on Schedule I: Y	our Income.	
	20a. Mortgages on other property		20a.	\$ 0.00
	20b. Real estate taxes		20b.	\$ 0.00
	20c. Property, homeowner's, or renter's insurance	е	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses		20d.	\$ 0.00
	20e. Homeowner's association or condominium o	lues	20e.	\$ 0.00

Schedule J: Your Expenses

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Debtor	1 NICNO	ias i yier	Iownsena	Case Number (if known)				
	First Nar	ne Middle Name	Last Name					
21.	Other. S	pecify:		_	21.	\$0.00		
22	Your mor	nthly expense: Add lines 4 through 21.			22.	\$1,545.00		
	The resul	t is your monthly expenses.						
23.	Calculate your monthly net income.							
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$1,546.48		
	23b.	Copy your monthly expenses from line 2	22 above.		23b. –	\$1,545.00		
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$1.48		
		The result is your monthly net income.			<u> </u>			
24	Do way a		manaa within the year after yey	file this form?				
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?							
	X No	payment to increase or decrease because	e of a modification to the terms of y	odi mongago:				
	H	Fundain Hann						
	Yes.	Explain Here:						

 Official Form 106J
 Record #
 749142
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identif	fy your case:	
Debtor 1	Nicholas	Tyler	Townsend
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number	Bankruptcy Court for the	he : <u>NORTHERN</u> District of	(State)
(II Idiowii)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT and	attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and
✗ /s/ Nicholas Tyler Townsend	*
Signature of Debtor 1	Signature of Debtor 2
Date 09/21/2017 MM / DD / YYYY	DateMM / DD / YYYY

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			oddinent rade
Fill in this in	formation to identi	fy your case:	
Debtor 1	Nicholas	Tyler	Townsend
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	「 <u></u>		
(If known)			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	(if known). Answer every question.			
Part 1	Give Details About Your Marital Status and Where	e You Lived Before		
01. Wh	at is your current marital status?			
	Married			
	Not married			
02 D ui	ring the last 3 years, have you lived anywhere other	than where you live no	w?	
	No.			
	Yes. List all of the places you lived in the last 3 years.	Do not include where	ou live now.	
	7.11			
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
	9018 S Richmond Ave., Evergreen Park IL	FROM 06/2014		
	60805-1344	To 07/2017		
03 Wit	thin the last 8 years, did you ever live with a spouse	or legal equivalent in a	community property state or territory?	(Community
pro	perty states and territories include Arizona, Californ			
_	1 Wisconsin.) No.			
_	Yes. Make sure you fill out Schedule H: Your Codebto	ors (Official Form 106H)		
_				
Part 2	Explain the Sources of Your Income			

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Debtor 1 **Nicholas** Tyler Townsend Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$16,080 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$7,568 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$14,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Page 39 of 58 Document **Nicholas** Tyler Townsend Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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ebto	r1 <u>N</u>	icholas	l yler	lownsend	Case Number (if k	nown)	
	Fi	irst Name N	Middle Name	Last Name			
		90 days before you filed fo		nny creditor, including a bank or f ebt?	inancial institution, set off a	ny amounts from y	our accounts
	No	. Go to line 11					
	Yes	s. Fill in the information belo	w.				
		1 year before you filed for proposited receiver, a custoo		ny of your property in the possessicial?	sion of an assignee for the b	enefit of creditors	а
	No.						
	Yes	5 . ■					
Pa	art 5:	List Certain Gifts and Cont	tributions				
3	Within	2 years before you filed for	r bankruptcy, did y	ou give any gifts with a total value	e of more than \$600 per pers	son?	
	No						
	_	s. Fill in the details for each	_				
4	Within	2 years before you filed for	r bankruptcy, did y	ou give any gifts or contributions	with a total value of more the	nan \$600 to any ch	arity?
	No						
	∐ Ye:	s. Fill in the details for each	gift.				
Pa	art 6:	List Certain Losses					
		•	bankruptcy or sinc	e you filed for bankruptcy, did yo	u lose anything because of	theft, fire, other di	saster, or
	gambli	_					
	■ No	s. Fill in the details for each	aift				
	<u></u> по.		giit.				
Pa	art 7:	List Certain Payments or T	Transfers				
	consul	Ited about seeking bankrup	otcy or preparing a	u or anyone else acting on your b bankruptcy petition? s, or credit counseling agencies fo			ou
	_		y petition preparers	s, or credit counseling agencies in	or services required in your	baliki upicy.	
	∐ No.	s. Fill in the details					
	16.	s. I III III (ile details					
	Par	ty Contact Info		Description and value of any pro	operty transferred	Date payment or transfer	Amount of payment
	<u>_G</u>	Geraci Law L.L.C.				2017	\$1,000.00
	_5	5 E. Monroe Street #3400					
	<u>C</u>	thicago,IL 60603					
	_						
	Par	ty Contact Info		Description and value of any pro	operty transferred	Date payment or transfer	Amount of payment
	<u>H</u>	lananwill Credit Counseling		Credit Counseling Services		2017	\$25.00
	_1	15 N. Cross St.					
	<u>R</u>	obinson, IL 62454					

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Nicholas Tyler Townsend Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details Where is the property? Describe the property Value

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Document Page 42 of 58 Nicholas Townsend Tyler Case Number (if known) _ Last Name

Pa	art 10: Give Details About Environmental In	formation		
For	r the purpose of Part 10, the following defini	tions apply:		
	Environmental law means any federal, state hazardous or toxic substances, wastes, or including statutes or regulations controlling	material into the air, land, soil, surface wa	ter, groundwater, or other medium,	
	Site means any location, facility, or propert it or used to own, operate, or utilize it, inclu	= · · · · · · · · · · · · · · · · · · ·	whether you now own, operate, or utilize	•
	Hazardous material means anything an env substance, hazardous material, pollutant, c		ste, hazardous substance, toxic	
Rep	port all notices, releases, and proceedings t	hat you know about, regardless of when t	ney occurred.	
24	Has any governmental unit notified you that	at you may be liable or potentially liable ur	nder or in violation of an environmental la	w?
	No.			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
25	Have you notified any governmental unit o	f any release of hazardous material?		
	No.			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
26	Have you been a party in any judicial or ad	ministrative proceeding under any environ	nmental law? Include settlements and ord	lers.
	No.			
	Yes. Fill in the details.		N	21.1
		Court or agency	Nature of the case	Status of the case
Pε	Give Details About Your Business or	Connections to Any Business		
	Give Details About Your Business or Within 4 years before you filed for bankrup	•	of the following connections to any busin	ess?
	Within 4 years before you filed for bankrup	•		ess?
	Within 4 years before you filed for bankrup ☐ A sole proprietor or self-employed i	tcy, did you own a business or have any o	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp	otcy, did you own a business or have any of the control of the con	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex	otcy, did you own a business or have any on a trade, profession, or other activity, eithory (LLC) or limited liability partnership (ecutive of a corporation	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp	otcy, did you own a business or have any on a trade, profession, or other activity, eithory (LLC) or limited liability partnership (ecutive of a corporation	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex	etcy, did you own a business or have any of a trade, profession, or other activity, eith oany (LLC) or limited liability partnership (ecutive of a corporation	ner full-time or part-time	ess?
	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin	etcy, did you own a business or have any of n a trade, profession, or other activity, eithory (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12.	ner full-time or part-time	ess?
27	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin	otcy, did you own a business or have any on a trade, profession, or other activity, eithouny (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12.	ner full-time or part-time	
27	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin No. None of the above applies. Go to Pa Yes. Check all that apply above and fill in	otcy, did you own a business or have any on a trade, profession, or other activity, eithouny (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12.	ner full-time or part-time	
27	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin No. None of the above applies. Go to Pa Yes. Check all that apply above and fill in Within 2 years before you filed for bankrup institutions, creditors, or other parties.	otcy, did you own a business or have any on a trade, profession, or other activity, eithouny (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12. In the details below for each business.	ner full-time or part-time	
27	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin No. None of the above applies. Go to Pa Yes. Check all that apply above and fill in Within 2 years before you filed for bankrup institutions, creditors, or other parties. No.	otcy, did you own a business or have any on a trade, profession, or other activity, eithouny (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12.	ner full-time or part-time	
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27	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin No. None of the above applies. Go to Pa Yes. Check all that apply above and fill in Within 2 years before you filed for bankrup institutions, creditors, or other parties. No.	otcy, did you own a business or have any on a trade, profession, or other activity, eithouny (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12. In the details below for each business.	ner full-time or part-time	
27	Within 4 years before you filed for bankrup A sole proprietor or self-employed i A member of a limited liability comp A partner in a partnership An officer, director, or managing ex An owner of at least 5% of the votin No. None of the above applies. Go to Pa Yes. Check all that apply above and fill in Within 2 years before you filed for bankrup institutions, creditors, or other parties. No.	otcy, did you own a business or have any on a trade, profession, or other activity, eithouny (LLC) or limited liability partnership (ecutive of a corporation g or equity securities of a corporation art 12. In the details below for each business.	ner full-time or part-time	

Debtor 1

First Name

Middle Name

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 Nicholas
 Tyler
 Townsend
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	ign Below	
answers a		attachments, and I declare under penalty of perjury that the ent, concealing property, or obtaining money or property by fraud 0, or imprisonment for up to 20 years, or both.
X /s/1	icholas Tyler Townsend	
• •	iture of Debtor 1	Signature of Debtor 2
Date	09/21/2017 MM / DD / YYYY	DateMM / DD / YYYY
Did you at	ach additional pages to Your Statement of Financial Affairs	for Individuals Filing for Bankruptcy (Official Form 107)?
No		
Yes		
Did you p	y or agree to pay someone who is not an attorney to help y	ou fill out bankruptcy forms?
No		
Yes.	lame of person	. Attach the Bankruptcy Petition Preparer's Notice,
		Declaration, and Signature (Official Form 119).

Fill in this i	Caso 17 (information to identif		lod 00/27/17 En	tored 09/27/17 16:00:2 4 of 58	25 Desc Main	
Debtor 1	Nicholas	Tyler	Townsend	4 01 30		
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for th	e : <u>NORTHERN</u> District of <u>IL</u>	LINOIS(State)			
Case Numbe	er		,		Check if this is an amended filing	
Stateme		ion for Individual chapter 7, you must fill out th		napter 7		12/15
	·	ty and the lease has not expir	ed.			
whichever is e If two married Both debtors i Be as complet	earlier, unless the cou people are filing togo must sign and date the te and accurate as po ne and case number	ort extends the time for cause ether in a joint case, both are ne form. ssible. If more space is neede	You must also send copies to equally responsible for suppl	by the date set for the meeting of cito the creditors and lessors you list. ying correct information. this form. On the top of any addition	·	
For any cre information	=	in Part 1 of Schedule D: Cre	ditors Who Have Claims Secu	red by Property (Official Form 106D), fill in the	
Identify the	e creditor and the pro	perty that is collateral	What do you intend secures a debt?	to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	S		Surrender	the property	☐ No	
name:			Retain the	property and redeem it	☐ Yes	
Descripti	on of			property and enter into a		
property	-l-h4.		<u>—</u>	ion Agreement.		
securing	debti		Retain the	property and [explain]:		
Creditor's	S		Surrender	the property	☐ No	
name:			Retain the	property and redeem it	Yes	
Descripti	on of			property and enter into a	_	
property				ion Agreement.		
securing	debt:		☐ Retain the	property and [explain]:		
Creditor's	S		Surrender	the property	□ No	
name:			Retain the	property and redeem it	ПYes	

Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: __ □No ☐ Surrender the property Creditor's name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: _ securing debt:

Debtor 1

Nicholas Case 17-28928

Doc 1

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Document Page 45 of 8 humber (if known)

Desc Main

Part 2:

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Conti fill in the information below. Do not list real estate leases. Unexpired leases are leases that ended. You may assume an unexpired personal property lease if the trustee does not ass	at are still in effect; the lease period has not yet
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of personal property that is subject to an unexpired lease.	my estate that secures a debt and any
🗶 /s/ Nicholas Tyler Townsend	
Signature of Debtor 1 Signature of Debtor 2	
Date Date	
MM / DD / YYYY MM / DD / YY	YY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re			
Nic	cholas Tyler Townsend / Debtor		Case No:	
			Chapter:	Chapter 7
	DISCLOSURE OF CO	OMPENSATION OF A	TTORNEY FOR DEI	BTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 impensation paid to me within one year before the filing of idered or to be rendered on behalf of the debtor(s) in conte	f the petition in bankrupt	cy, or agreed to be paid	d to me, for services
	For legal services, I have agreed to accept	\$1,000.00		
	Prior to the filing of this statement I have received	\$1,000.00		
	Balance Due	\$0.00		
2.	The source of the compensation paid to me was:			
	Debtor(s) Other: (specify)			
3.	The source of compensation to be paid to me is:			
	Debtor(s) Other: (specify)			
4.	I have not agreed to share the above-disclosed com of my law firm.	npensation with any othe	er person unless they ar	e members and associates
	I have agreed to share the above-disclosed comper of my law firm. A copy of the agreement, together attached.	_	-	
5.	In return for the above-disclosed fee, I have agreed to recase, including:	ender legal service for al	l aspects of the bankru	ptcy
	a. Analysis of the debtor's financial situation, and rem	ndering advice to the deb	otor in determining wh	ether to file a petition in
	bankruptcy;	0.00: 1	1 1:1 1	. ,
	b. Preparation and filing of any petition, schedules, st	tatements of affairs and p	pian which may be req	uired;
6.	By agreement with the debtor(s), the above-disclosed ference does NOT include any work done post-filing.	ee does not include the fo	ollowing service:	
		CERTIFICATION		
	I certify that the foregoing is a complet payment to me for representation of the del		_	or
	Date: 09/26/2017	/s/ Lizette Villegas		
	Date	Signature of Attorney		
		Geraci Law L.L.C.		

749142 Page 1 of 1 Record #

Name of law firm

Case 17-28928 Geraci Eawd Lob/ 27/1 ltinois hadianas Vistons in 00:25 Desc Main Headquarters: 55 E. Monroe Street, #3400 Divergen Left 603 Page 25470 of Selent Corner www.infotapes.com

Date: **7/27/2017**

Consultation Attorney: LIZ

Record #: 749-142



Retainer Agreement Chapter 7 - Pre-filing

	Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$_1,000.00_
	at \${} today, \${} per {
	and \${} I will obtain from {
	may pay more than this amount to pre-pay post-hing services. After thing in court, any dalance on the pre-hilling tee is discharged. We will
	start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filling
	in Court is not included in the pre-filing amount, unless you pay us for it in advance:
	After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
	The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test 8
	statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, ema
	attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court of proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in
	court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motion
	including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
	dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
	Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may
	choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into
	client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you
	may lose funds held in our trust account which may be assets in a Chapter 7.
	Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown
	above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days o
	receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund o
	unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
	after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
	Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more
	than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
4	circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
i	property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: studen
	oans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
	after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
	course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
יח	$ate: \frac{1}{2} \frac{2}{D} \frac{D}{D} \times \frac{1}{2} \frac{1}{D} \frac{1}{D} \times \frac{1}{2} \frac{1}{D} 1$
_,	Ate: 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Y	Attorney for the Debtor(s) Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Nicholas Tyler Townsend / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/21/2017 /s/ Nicholas Tyler Townsend

Nicholas Tyler Townsend

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Nicholas

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/21/2017	/s/ Nicholas Tyler Townsend
	Nicholas Tyler Townsend
Dated: 09/26/2017	/s/ Lizette Villegas
	Attorney: Lizette Villegas

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Dahan d	Nicholas	Tyler	Townsend	Case Number	er (if known)
Debtor 1	First Name	Middle Name	Last Name		
Dort 6	Answer These Question	s for Reporting Purpose	:		
	/hat kind of debts do ou have?	16a. Are your de as "incurred b	hts primarily const	umer debts? Consumer debts are ily for a personal, family, or househ	e defined in 11 U.S.C. § 101(8) old purpose."
		money for a l	ousiness or investmen o line 16c. to line 17.	ness debts? Business debts are of tor through the operation of the bu	siness of investment.
	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	Yes. I am fil admini M _{No}	strative expenses are	7. Go to line 18. Do you estimate that after any exerpaid that funds will be available to	npt property is excluded and distribute to unsecured creditors?
	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ ₁₀₀₋₁₉₉		☐ 1,000-5,000 ☐ 5,001-10,000 ☐ _{10,001-25,000}	☐ 25,001-50,000 ☐ _{50,001-100,000} ☐ _{More than 100,000}
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$1 \$100,001-\$		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion \$1000,000,001-\$50 billion
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$1 \$100,001-\$	00,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
Par	t 7: Sign Below				
For	you	correct.			ne information provided is true and
and and an analysis of the little of the lit	Najvoje	of title 11, United under Chapter 7	States Code. I under	stand the relief available under each	eligible, under Chapter 7, 11,12, or 13 th chapter, and I choose to proceed
an annual y after the time of patient parties and the same of the		this document, I	have obtained and rea	ad the notice required by 11 U.S.C.	
			Line e feloe statement	chapter of title 11, United States C	money or property by fraud in
Part and an international control of the last of the l		connection with both.	a bankruptcy case car 2, 1341, 1519, and 35	n result in tines up to \$250,000, or	imprisonment for up to 20 years, ar
			9,0	/2017	

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II in this info	ormation to identify yo	ur case:		
			Townsend	
ebtor i .	Nicholas	Tyler Middle Name	Last Name	
	First Name	Widgle Lette	<u> </u>	
ebtor 2 (pouse, if filing)	First Name	Middle Name	Lest Name	
•	•	NORTHERN District o	f ILLINOIS	
nited States B	Sankruptcy Court for the :	NORTHERN District o	(State)	Check if this is an
ase Number_				amended filing
				•
_	400 D		·	
ficial Fo	orm 106 Dec		:	
alarat	ion About a	n Individual	Debtor's Schedules	12
must file th	is form whenever you		sponsible for supplying correct information ules or amended schedules. Making a fals tion with a bankruptcy case can result in 1341, 1519, and 3571.	statement, concealing
must file th perty, or obt risonment fo	is form whenever you taining money or prop or up to 20 years, or b	file bankruptcy sched	ules or amended schedules. Making a fals ction with a bankruptcy case can result in	statement, concealing
must file th perty, or obt risonment fo	is form whenever you	file bankruptcy sched	ules or amended schedules. Making a fals ction with a bankruptcy case can result in	statement, concealing
must file th perty, or obt disonment fo	nis form whenever you maining money or prop or up to 20 years, or b Sign Below	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a fals ction with a bankruptcy case can result in 1341, 1519, and 3571.	statement, concealing ines up to \$250,000, or
must file th perty, or obt risonment fo	nis form whenever you maining money or prop or up to 20 years, or b Sign Below	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a fals ction with a bankruptcy case can result in	statement, concealing ines up to \$250,000, or
must file th perty, or obt disonment fo	nis form whenever you maining money or prop or up to 20 years, or b Sign Below	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a fals ction with a bankruptcy case can result in 1341, 1519, and 3571. comey to help you fill out bankruptcy forms	e statement, concealing ines up to \$250,000, or
must file the lerty, or obtains on ment for some some some some some some some some	is form whenever you laining money or prop or up to 20 years, or b Sign Below y or agree to pay some	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a fals ction with a bankruptcy case can result in 1341, 1519, and 3571. comey to help you fill out bankruptcy forms	statement, concealing ines up to \$250,000, or
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must file the three ty, or obtains on ment for some three types. It is a some type three types three t	is form whenever you laining money or prop or up to 20 years, or b Sign Below y or agree to pay some	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a falstion with a bankruptcy case can result in 1341, 1519, and 3571. Somey to help you fill out bankruptcy forms	e statement, concealing ines up to \$250,000, or
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must file the nerty, or obtained file the nerty, or obtained file file file file file file file file	is form whenever you laining money or prop or up to 20 years, or b Sign Below y or agree to pay some	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a falstion with a bankruptcy case can result in 1341, 1519, and 3571. Somey to help you fill out bankruptcy forms	e statement, concealing ines up to \$250,000, or ?? In Bankruptcy Petition Preparer's Notice, Declaration,
must file the perty, or obtained for some for so	is form whenever you taining money or prop or up to 20 years, or b Sign Below or agree to pay some	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a falstion with a bankruptcy case can result in 1341, 1519, and 3571. The schedules of the	e statement, concealing ines up to \$250,000, or
must file the perty, or obtained for some for so	is form whenever you taining money or prop or up to 20 years, or b Sign Below or agree to pay some	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a falstion with a bankruptcy case can result in 1341, 1519, and 3571. The schedules of the	e statement, concealing ines up to \$250,000, or
Did you pay No Yes. N	ais form whenever you taining money or propor up to 20 years, or but a greet to pay some of Person	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a falstion with a bankruptcy case can result in 1341, 1519, and 3571. The second of the secon	e statement, concealing ines up to \$250,000, or Parameter of the state of the stat
must file the perty, or obtained for some for so	ais form whenever you taining money or propor up to 20 years, or but a greet to pay some of Person	file bankruptcy sched erty by fraud in connec oth. 18 U.S.C. §§ 152, 1	ules or amended schedules. Making a falstion with a bankruptcy case can result in 1341, 1519, and 3571. The schedules of the	e statement, concealing ines up to \$250,000, or Parameter of the state of the stat

Signature of Debtor 2

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Debtor 1	Nicholas	Tyler	Townsend	Case Number (if known)
Depti. (First Name	Middle Name	Last Name	
**************************************	77724 dail 1880 in 1872 days after a second of 1887 to 1884 to 1885 to 1887 to 1885 to 1887 to 1887 to 1887 to	Charles and the second		

Part 12: Sign Below	- CONTRACTOR
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.	COMPANY AND CLASSICAL PROPERTY AND COMPANY
18 U.S.C. §§ 152, 1341, 1519, and 3571.	Ochmeto
× 12 ×	and the state of t
Signature of Debtor 2 Signature of Debtor 2	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
No	
□ _{Yes}	
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	
No No Attach the Bankruptcy Petition Preparer's Notice, Pes. Name of person Declaration, and Signature (Official Form 119).	
	page

Official Form 107

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or 1 Nicholas Tyler Townsend Case Number (if known)	7.7
First Name Middle Name Last Harns	
art 2: List Your Unexpired Personal Property Leases	
Incomplete Lange that you listed in Schedule G: Executory Contracts and Unexpired Leases (Off	icial Form 186G),
the information below. Do not list real estate leases. Unexpired leases are leases that are suit in elect, the lease per	og nas not yet
in the information below. So not not be received the property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	-
	Will the lease be assumed?
Describe your unexpired personal property leases	□ No
Lessor's name:	☐ Yes
Description of leased property:	☐ fes
	☐ No
Lessor's name:	☐ Yes
Description of leased property:	
Lessor's name:	No ☐ Yes
Description of leased property:	
Lessor's name:	No ∐Yes
Description of leased property:	
Lessor's name:	□No □Yes
Description of leased property:	
Lessor's name:	□No
Lessur's flattic.	□Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Part 3: Sign Below	nt and any
Inder penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a del	
personal property that is subject to an unexpired lease.	
Min Tol	
Signature of Debtor 1 Signature of Debtor 2	
Date Dated: 9 / 21 /2017 Date	•

Official Form 108

Record # 749142

Statement of Intention for Individuals Filing Under Chapter 7

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litern or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to Chapter 7 and sold, or may be disposable income in a 13. file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are Chapter 13. not discharged and joint, community or co-signers are not protected from collection unless you pay 108% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like ald or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or really commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!! X Date & Sign 9 /2017 Dated: Nicholas Tyler Townsend

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Nicholas Tyler Townsend / Debtor

Bankruptcy Docket #:

Judge:

VERIEGATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.



Dated: 9 / 21 /2017

Nicholas Tyler Townsend

X Date & Sign

Case 17-28928 Doc 1 Filed 09/27/17 Entered 09/27/17 16:00:25 Desc Main Document Page 57 of 58

A Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you ———————————————————————————————————	Debtor 1	Nicholas	Tyler	Townsend	Case Number (if known)	
8. Unamployment compensation Do not enter the amount if you contend that the emount received was a benefit under the Social Security Act. Instead, list it here. For your spouse Peor your your spouse Peor your			Middle Name	Last Name		
3. Unemployment compensation Do not either the abotal Security Act. Instead, list it here					Debtor 1	Debtor 2 or
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For your spouse	under	the Social Security	Act. Instead, list it here:			
benefit under the Social Security Act. In Income from all other sources and itself all seves. Specify the source and amount. Do not include any benefit index developed under the Social Security Act or payments received as a victim of a war crine, a crine against humanity, or international or dromestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c 10a. 10b. 10c. 10c	For y	ouuo	***************************************			
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Form B 201A, Notice to Consumer Debtor(s)

In re Nicholas Tyler Townsend / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future éarnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Nicholas Tyler Townsend

X Date & Sign

Villegas

749142

Form B 201A, Notice to Consumer Debtor(s)